

**1) Introductory Comments**

An amendment to the specification is hereby presented in order only to correct minor errors in a paragraph providing cross-references to applications disclosing similar subject matter.

~~Claims~~ 23-89 are pending in this application, prior to entering of this amendment.

~~Claims~~ 1-22 were canceled with an RCE filing of January 31, 2003.

~~Claims~~ 23-89, which were presented in the RCE filing, were rejected in the Office Action mailed April 23, 2003.

~~Claims~~ 23-89 are hereby cancelled by this amendment. New claims 90-176 are presented for entry and consideration.

Consideration of new claims 90-176 is requested in view of the interview conducted on August 26, 2003, the amendments presented herein, and the remarks which follow.

Accordingly, there are now 87 total claims, with 7 independent claims, presented in this amendment. Prior to this amendment, excess claims fees had been paid sufficient for 67 total claims, with 5 independent claims. Therefore, there are now an additional 20 total claims with 2 independent claims for which excess claims fees are due and for which payment is submitted herewith.

**2) Amendment to the Specification**

On page 1 of the application, please replace the paragraph after the Title and before FIELD OF THE INVENTION, such paragraph entered as an amendment to the specification with the RCE filing of January 31, 2003, with the following amended paragraph:

---

**CROSS REFERENCE TO RELATED APPLICATIONS**

b1  
This application discloses similar subject matter as disclosed in the U.S. patent application serial no. ~~09/613,815~~ 09/613,615 entitled "Method for Enabling Transfer of Funds Through a Computer Network" filed on July 11, 2000, the U.S. patent application serial no. 09/476,386 entitled "~~Method and System for Facilitating Financial Transactions Between Consumers Over the Internet~~" "A Computer-Implemented Method for Providing a Consumer-to-Consumer Payment Service" filed on December 30, 1999, and the U.S. patent application serial no. 09/476,385 entitled "Method and System for Payment Transactions and ~~Shipping Shipment~~ Tracking Over the Internet" filed on December 30, 1999.

---